

The Huntington National Bank
Priority Response Unit EA1W02
P.O. Box 1558
Columbus, Ohio 43216



March 17, 2015

Majestic Building Maintenance, Inc.
Attn: Luther McNeil
545 Metro Place S., Suite 100
Dublin, Ohio 43017

RE: Huntington Case# 00093528
OCC Case# 03023539

Dear Mr. McNeil:

I am writing in response to your correspondence to the Office of the Comptroller of the Currency ("OCC") regarding your business checking account ending in 2089 titled Majestic Building Maintenance, Inc. and held with the Huntington National Bank ("Huntington"). Huntington received this matter for review from the OCC on February 25, 2015.

We received your request on November 25, 2014 to research checks you stated were created, possibly counterfeit, in your business checking account [REDACTED] titled Majestic Building Maintenance Inc.

Please note the following regarding the check case:

- The case included four checks totaling \$3,973.96 which debited (cleared) your business checking account on November 24, 2014.
- After reviewing the affidavit and the additional information you provided regarding the unauthorized check items, our Deposit Operations group determined that reasonable care was not asserted as you declined our Check Positive Pay/Reverse Positive Pay services and the request for reimbursement was denied.
- I have included a copy of the denial letter that was sent to you, under separate cover, by our Deposit Operations group for your review and records.
- In accordance with the Rules and Regulations for Business Accounts, which was provided to you at the time of account opening, we have available certain products designed to discover or prevent unauthorized transactions, including unauthorized checks and ACH debits, forgeries, and alterations (all such activities referred to as "fraud"). You agree that if your account is eligible for those products and you choose not to avail yourself of them, then we will have no liability for any transaction that occurs on your account that those products were designed to discover or prevent, nor will we have any duty to re-credit your account for any such losses.
- I have included a copy of our Rules and Regulations for Business Accounts for your review and records.

We apologize that we are unable to deliver the response you desire, but trust that you understand the reason for our decision. You are a valued customer and your business is greatly appreciated. If you have further questions, you're welcome to call me directly at (614) 331-9174 or 1-800-480-2265, extension 19174, and I'll be happy to assist you.

Sincerely,

A handwritten signature in black ink, appearing to read "Casey Shaffer". The signature is fluid and cursive, with the first name "Casey" and last name "Shaffer" clearly distinguishable.

Casey Shaffer
Senior Specialist

Enclosures

cc: OCC

COPY



The Huntington National Bank
7 Easton Oval EA5E97
Columbus, OH 43219

Majestic Building Maintenance, Inc
545 Metro Pl S Ste 100
Dublin Oh 43017-5353

REGARDING FORGERY CLAIM ON YOUR ACCOUNT [REDACTED]

Amount of claim: \$3,973.96

Dear Majestic Building Maintenance, Inc,

We have reviewed the affidavit you submitted on 11/24/2014 regarding the unauthorized/forged item(s) on the account mentioned above. According to the affidavit, the signature on the item(s) was forged.

After reviewing your affidavit and any additional information you provided regarding the unauthorized/forged items, it has been determined that reasonable care was not used in declining to use our Check Positive Pay/Reverse Positive Pay services, which substantially contributed to the making of the forged item(s). As a result, we will not reimburse you for these unauthorized/forged item(s).

To prevent further fraudulent activity on your account, we urge you to close your account and open a new one. If you have already done so, thank you. Additionally, please call your Business or Commercial Banker, or visit your local Huntington branch, to discuss enrolling in Huntington's Business Security Suite in order to help prevent further unauthorized transactions.

Please note, if you do not close this account, or take advantage of our fraud prevention options in Business Security Suite, you may not be reimbursed for future unauthorized transactions on the account.

If you have additional questions, please take this letter to your local Huntington branch and speak with a Banker, or call a Business Center Representative at 1-800-480-2001 (weekdays 7:30AM - 6:30PM ET, and Saturdays 8AM-5PM).

Sincerely,
The Huntington National Bank
Deposit Operations

COPY

Member FDIC. ® and Huntington® are federally registered marks of Huntington Bancshares Incorporated.